

## Premarital Cohabitation and Direct Marriage in the United States: 1956-2015

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### **Abstract:**

Cohabitation rates and durations increased rapidly beginning in the late 1960s, and by 2011-2015, 70% of first marriages among women under age 36 began in premarital cohabitation lasting an average of 32 months before marriage. The National Survey of Families and Households (n = 3,594) and the National Survey of Family Growth (n = 9,420) are analyzed to estimate selection into direct marriage and premarital cohabitation from 1956-2015, and long- and short-term premarital cohabitations from 1971-2015. Early premarital cohabitators were more likely to be women of color and had the same education as direct marriers. Later cohorts of premarital cohabitators were less educated, from lower class backgrounds, more likely to have experienced a parental divorce/separation, less religious, and long-term premarital cohabitations were more common among women of color.

**Keywords:** cohabitation | demography | marriage | premarital relationships | social change | socioeconomic status | United States

### **Article:**

#### **Introduction**

After being virtually nonexistent in the 1950s, rates of premarital cohabitation rose dramatically in the U.S. since the mid-1960s, and the majority of couples that have married in the 21st century lived together before marriage (Kuperberg, 2014; Smock & Gupta, 2002). Past research has examined cohabitators as a whole, whether premarital cohabitation is related to divorce, and changing selection into any cohabitation and premarital cohabitation in Northern European contexts (Blom, 1994; Bumpass & Lu, 2000; Kuperberg, 2014; Manning, 2010; Mooyaart & Liefbroer, 2016; Wiik, 2008). Less is known about the difference between premarital cohabitators (those who marry after a period of premarital cohabitation) and direct marriers (those who marry directly without first cohabiting with their spouse) in the United States, differences between long-term premarital cohabitators and short-term premarital cohabitators, or how those differences have changed over time. The sociological and demographic roots of the rise of premarital cohabitation in the United States have also not been fully explored; past research has focused on micro-aspects of cohabitation rather than overall increases in cohabitation over the past 50 years (Kroeger & Smock, 2014).

Past research that examined selection into cohabitation as a whole analyzed a group comprised of several "types"; some couples were cohabiting as an "alternative to being single"

or an “alternative to being married” but may never have intended to marry their partner, and others intended to eventually marry their partner, but were unwilling or unable to marry without first undergoing a period of a “trial marriage” to resolve uncertainties, or perhaps saving money, finishing education or paying down debt; these couples tended to behave in substantially different ways from each other, and examining them as one group can hide or exaggerate inequalities (Kuperberg, 2012; Heuveline & Timberlake, 2004). Heuveline and Timberlake, (2004) characterize cohabitation in the U.S. as most commonly an “alternative to being single” with many engaging in short-term cohabitations with a high dissolution rate, but also find a clear minority who form long-term cohabitations as an alternative to marriage, and that among cohabitations that had ended in the period studied, 48% of cohabitations were preludes to marriage. This later group, those that married after premarital cohabitation, and how they differ from those who marry directly, is understudied. Even less is known about how these differences may have changed over time. Factors which affect selection into premarital cohabitation, and other factors which do not, may also impact the length of time that couples cohabit before advancing to marriage, resulting in further inequalities in family formation which may be obscured by examining selection into any cohabitation or premarital cohabitation alone.

This article examines the rise of premarital cohabitation rates among women who married between 1946 and 2015 in the United States. Changing duration of premarital cohabitation and selection into premarital cohabitation and direct marriage between 1956 and 2015, and into short term (1 year or less) and long term (5+ years) premarital cohabitation among women who cohabited with their first husband before marriage between 1971 and 2015 is also examined. Selection is examined by education, mother’s education (a measure of class background), race, religiosity, prior cohabitation experiences, and whether respondents lived with both biological parents at age 14; duration models additionally examine whether cohabitators completed additional education between moving in and marrying their first husband.

### The rise of premarital cohabitation

In the 19th and early 20th century, the majority of U.S. states recognized common law marriages; romantic relationships conforming to a pattern of marital behavior, including living together, but never solemnized through a legal ceremony (Bowman, 1996; Dubler, 1998). The acceptance of common law marriages was widely debated in the U. S. court system throughout the 19th century, and between 1875 and 1917 began to lose legal standing; by the mid 20th century, a majority of states no longer recognized common law marriage (Bowman, 1996; Dubler, 1998). With common law marriages no longer a legal possibility for most, a new relationship form rose to take its place; cohabitation, or living together with a romantic partner either before a legal marriage or outside of the legal marriage system entirely.

In March 1968, the New York Times reported on Barnard College student Linda LeClair, who had circumvented university rules to illicitly live off campus with her boyfriend, a Columbia University student. The couple, who had spent the summer of 1967 in Haight–Ashbury during the “summer of love,” sparked a widespread debate and several national news articles about cohabitation; later referred to as the The LeClair Affair, this incident created widespread public awareness of cohabitation as a viable relationship, along with moral panic about that possibility (Danziger & Greenwald, 1977; Pleck, 2012). By 1971 cohabitation had become “trendy” among young celebrities and was discussed in every women’s magazine (Pleck, 2012). Cohabitation rates subsequently increased rapidly in the U.S., and by 1987

one-third of women aged 19–44 had previously cohabited with an unmarried partner, with rates rising to 58% in 2006–2008 (Wydick, 2007; Manning, 2010).

### The social and demographic roots of cohabitation

Policy shifts away from recognizing common-law marriage, along with other technological, legal, social and economic changes in the 1960s and 1970s and thereafter, led to conditions primed for this new relationship, and may perhaps be traced back to the advent of the birth control pill, which became widely available to single women in the late 1960s and early 1970s, affording women consistent control over the timing of pregnancy and childbearing (Goldin & Katz, 2002). The 1973 Supreme Court decision (*Roe vs. Wade*) that legalized abortion in the United States further cemented this control, while the Civil Rights Act of 1964 that barred discrimination on the basis of gender and The Pregnancy Discrimination Act of 1978, (EEOC, 1978) opened up a new range of occupations to women, and further reduced the potential costs of pregnancy. Women, many of whom had gotten a “taste for work” during World War II, subsequently increasingly invested in their own careers and education, with reduced fear of career derailment due to pregnancy (Coontz, 1992; Goldin & Katz, 2002). Due to these changes, along with the more general expansion of higher education in the 1950s and 1960s, women’s rates of college and graduate school attendance and labor force participation rose during the post 1960s era (Kuperberg, 2009; Rosenfeld, 2007; Snyder & Dillow, 2012; Mosisa & Hipple, 2006). At the same time, American men’s labor force participation declined from around 97% in 1950 through 1970 to 90% in 2005, while their wages stagnated and showed no growth since the late 1960s; the typical man in the mid-2000s actually earned less than in 1969 once wages were adjusted for inflation (Madrick & Papanikolaou, 2007; Mosisa & Hipple, 2006).

The availability of the birth control pill and access to abortion, along with increasing economic opportunities for women and other legal changes, contributed to the rise in cohabitation rates through multiple mechanisms. First, women could engage in premarital sex with little fear of unwanted pregnancies, corresponding with increased rates of premarital sex over this time-period (Finer, 2007) and a dramatic liberalization of attitudes and norms regarding sexuality outside of marriage that has been called the “sexual revolution” (Bailey, 2011; Coontz, 1992). Second, attending college and living apart from parents in young adulthood itself contributed to a general rise in rates of young adults entering nontraditional relationships such as cohabitation, because parents act as a socially conservative force constraining the relationship patterns of their children, and because education often leads to a delay in marriage (Oppenheimer, 1988; Rosenfeld, 2007). Rising rates of college attendance led to the creation of a normative “independent life stage” among young adults who both did and did not attend college, during which young adults increasingly left their parent’s home and lived independently before forming marriages, contributing to a greater diversity in family forms and a greatly increased median age at marriage during this time period (Rosenfeld, 2007). As more women and men delayed marriage, they increasingly cohabited prior to marriage. Third, shifts in United States divorce laws during the 1970s that established “no-fault” divorce, along with women’s increasing economic independence, led to rising divorce rates in the United States in the 1970s and 1980s, which have remained relatively high ever since (Lundberg & Pollak, 2007; Nakonezny, Shull, & Rodgers, 1995). The high divorce rate may have increased the reluctance of couples, many of whom experienced a parental divorce, to enter marriage without first undergoing a “trial marriage” in the form of cohabitation to ensure compatibility (Hoelter &

Stauffer, 2002; Kiernan, 2002), potentially leading to an association between premarital cohabitation and higher parental divorce rates.

Finally, in part due to increases in women's labor force participation, along with men's stagnating wages and declining labor force participation rates, marriage as an institution shifted in its meaning and function for married couples. Women's rising economic independence and the rising ratio of their earnings compared to men's led to a reduction in the economic necessity of marriage for women and marriage offered fewer economic benefits for women than in earlier years (Hoelter & Stauffer, 2002; Lundberg, Pollak, & Stearns, 2016; Seltzer, 2000), perhaps resulting in increasing cohabitation rates as women did not have to advance to marriage in order to gain economic security. Men's stagnating economic circumstances also violated norms of masculinity tied to employment and earnings, potentially leading to declines in those willing to marry these men, as those earning below the poverty level are considered by many women to be "unmarriageable," and those earning less than their partners violate traditional gender norms dictating that husbands should be primary breadwinners (Edin & Kefalas, 2005; Harknett & McLanahan, 2004; Lundberg et al., 2016).

As marriage became less of an economic necessity for women, there was a seemingly paradoxical increase in the emphasis on reaching certain financial achievements before entering marriage (Edin & Kefalas, 2005; Smock, Manning, & Porter, 2005). Marriage became a symbol of individual achievement and prestige that one must build up to by living with a partner beforehand, starting a career, paying off debt, paying for a wedding party, and possibly by having children or purchasing a home (Cherlin, 2004; Cherlin, 2009; Edin & Kefalas, 2005). This shift in the meaning of marriage repositioned marriage as a symbol of status to be achieved once financial prerequisites were met, rather than an economic necessity to ensure economic support and stability (Cherlin, 2004; Edin & Kefalas, 2005; Smock et al., 2005). Rising standards of consumption for the middle class in the late 20th century (Frank, 1999; Schor, 1998) further "raised the bar" in terms of the financial goals that couples felt they must achieve before entering marriage. At the same time, rising costs of homeownership and the rising costs of a college degree, both of which outpaced inflation, increased the amount of money necessary to achieve the "white picket fence" lifestyle that couples hoped to achieve before entering marriage (Edin & Kefalas, 2005; Warren & Tyagi, 2011). As a result, the transition to adulthood was increasingly delayed (Furstenberg, Kennedy, McLoyd, Rumbaut, & Settersten, 2004), and rates and duration of premarital and non-marital cohabitation increased among couples unable to achieve these financial goals, or unable to achieve them without first undergoing a period of saving. These factors also contributed to the rising age at marriage discussed above.

Since the LeClair Affair, as cohabitation rates have increased, and religious constraints on behavior weakened due to an increasingly secular culture (Casper & Bianchi, 2011) attitudes regarding cohabitation and related activities became more accepting (Thornton & Young-Demarco, 2001). By the late-1990s the majority of younger cohorts of Americans found premarital cohabitation not only acceptable, but a preferable living arrangement before entrance into marriage (Axinn & Thornton, 2000; Daugherty & Copen, 2016; Thornton & Young-Demarco, 2001). As cohabitation gained acceptance, the normative pressure to marry quickly after cohabitation was also reduced, potentially explaining why more recent cohorts lived together for longer durations before marrying (Mernitz, 2018). Serial cohabitation, or cohabiting with more than one partner, also became more common, as fewer cohabitations ended in marriage (Eickmeyer & Manning, 2018; Lichter & Qian, 2008; Mernitz, 2018).

## Selection into premarital cohabitation and direct marriage over time

As cohabitation rates rose, and became more socially acceptable, the function and meaning of cohabitation may have shifted as well, leading to shifts in selection into premarital cohabitation and direct marriage over time. Kiernan (2002) described four historical stages of cohabitation based on an examination of Sweden that suggest selection into premarital cohabitation may change over time. In the first, cohabitation was rare and seen as deviant. In the second, cohabitation gained acceptability as a “trial marriage” but was usually a childless relationship until marriage. Next, cohabitation became socially acceptable as an alternative to marriage, and childbearing occurred within cohabitation, and finally, cohabitation and marriage were socially and almost legally indistinguishable, as is currently the case in Sweden. Pleck (2012) traces the growth of cohabitation in the US and notes that in 1962–1967 cohabitation was viewed as low class, and more common among minorities, interracial couples and bohemians, but that after the 1968 LeClair affair, cohabitation began to be viewed as part of the counterculture and “‘new morality’ of the young”; she notes by the late 1970s cohabitation was seen as a legitimate family form, and by the 1990s it was normative, to the point where couples that did not live together were seen as the “new normals.”

## Education, class and student status

An innovation-diffusion perspective would predict that early adopters of cohabitation would be relatively well off and have high levels of education while later adopters may not have an education advantage. The innovation diffusion perspective has been used to examine the diffusion of contraception use in populations that demonstrate a rapid increase in this use over time. Early adopters of new contraceptive technology or “innovators” tended to be more cosmopolitan, highly educated and of a higher social status; other research on “trendsetters” finds they have more disposable income and leisure time (Cleland, 2001; Suzuki & Best, 2003). Similarly, Becker (1963) refers to “moral entrepreneurs” who are “rule creators,” and notes that they are typically in the upper levels of the social strata. Those with more resources may be more able to live according to their own beliefs, with lower costs resulting from dissent, while those with fewer economic resources may need to rely on their social and family connections to “make ends meet,” (Edin & Lein, 1997) reducing their ability to break social norms. These early adopters have more social influence than other groups, causing diffusion of their behavior to other less educated and less cosmopolitan groups, when knowledge of their behavior is spread through personal networks or other means (Cleland, 2001). It may be no coincidence that the couple featured in The LeClair Affair were college attendees at an elite Ivy League university in New York City, and that cohabitation rates rapidly increased after knowledge of their behavior and that of other celebrities was diffused through media reports. Early reports of cohabitation tended to focus on economic elites and especially college students involved in the counterculture; cohabitation among the less educated was ignored by media reports (Pleck, 2012).

Empirical research has found mixed results on class background, education and cohabitation. Sociologists in the 1950s noted that common law marriages were common among the lower class (Bowman, 1996) but later research on cohabitators in the 1970s found that men with fathers with college degrees were twice as likely to cohabit as men whose fathers had not completed high school (Clayton & Voss, 1977). However, the same researchers in the 1970s

found that respondents who had dropped out of high school were 25% more likely to cohabit than those who had completed high school or college: they concluded that prior research that had characterized cohabitation as a lifestyle of affluent persons may be unaware of the rates at which lower class members of society had engaged in cohabitation (Clayton & Voss, 1977). Similarly, Bumpass, Sweet, and Cherlin (1991) found that early cohabitators were not elites as would be predicted by the innovation-diffusion perspective. It may be that cohabitation was undertaken at a higher rate by “elites” in early decades compared to later periods, but that elites did not dominate the group of early premarital cohabitators due to selection by other factors. Early research also found a large number of college students among cohabitators: a study of 1970s data (Glick & Norton, 1977) found that a greater proportion of cohabiting couples included two partners who were college students compared to married couples, and up to one fourth of cohabiting couples had at least one partner enrolled in college. However Pleck (2012, 47) notes that while cohabitation among college students provoked the most shock among older generations, cohabitation among the less educated was and is more common, and cohabitation has often been considered “poor people’s marriage.”

Research on more recent cohorts has found cohabitators in the United States were less advantaged and had lower education and income compared to married couples (Bumpass & Lu, 2000; Sassler & Miller, 2017; Smock & Gupta, 2002). Their findings were at odds with results from Norway that found cohabitation in recent cohorts was more common among those with highly educated parents (Mooyaart & Liefbroer, 2016), suggesting the United States may demonstrate distinctive patterns of cohabitation compared to Europe. Cohabiting couples who had higher levels of income and education were also found to be more likely to have plans to marry in the future and to marry within a few years of cohabiting, while the less educated were less likely to marry and progressed to marriage at a slower pace when they did (Brown & Booth, 1996; Mernitz, 2018; Sassler & Miller, 2017). However, less educated women were no more likely to approve of cohabitation than highly educated women (Raley, 2000), indicating that cohabitation was probably higher among the less educated because of the negative effects of unemployment and underemployment on financial stability, which can reduce the marriage prospects of the less educated (Harknett & Kuperberg, 2011).

Research on changes over time suggests a possible crossover in the relationship between education and direct marriage. Raley (2000) found the proportion of first unions that began as cohabiting unions increased more steeply among the less educated over time, and higher levels of education were associated with lower levels of cohabitation. As financial stability became an increasingly dominant prerequisite to marriage due to changing norms regarding the social acceptability of cohabitation and premarital sex, direct marriage may have increasingly been undertaken only by those who were most financially stable, specifically the college educated.

## Race

The ability to meet financial goals and norms of masculinity vary by race as a result of racial inequalities in employment, income and wealth, leading to potential racial differences in the rate and duration of cohabitation. Racial minorities are the “canary in the coal mine” when it comes to being on the forefront of social change because as marginalized populations they are most vulnerable to underlying problems in society which may encourage adaptive strategies (Guinier & Torres, 2009). Cultural differences in norms related to marriage may also vary by race.

Sociologists and anthropologists in the late 1940s and 1950s believed common law marriages were more common among African Americans, a belief used to criticize common law marriages (Bowman, 1996). A study of men in the 1970s found that Black men were almost twice as likely as White men to have previously cohabited for at least 6 months with a partner (Clayton & Voss, 1977) and a study of men and women using 1975 data found the cohabitation rate of Black people was three times the rate of White people (Glick & Spanier, 1980). More recent literature finds that rates of cohabitation vary by race, although findings have been inconsistent. Bumpass and Lu (2000) find that by 1995 there were no significant racial differences in the percent of women who had ever cohabited. However other research during this time period found that Black women were more likely than White women to begin their first union in cohabitation rather than marriage (Raley, 2000), and both Black women and White women were more likely to cohabit before marriage than Mexican American women (Phillips & Sweeney, 2005). Black couples did not tend to be more approving of cohabitation than White couples, which may be indicative of a difference in the ability to marry; research has found that African American women have a lower rate of marriage than other groups because they do not have enough “marriageable men” due to high rates of incarceration and mortality, and racial differences in unemployment and underemployment (Harknett & McLanahan, 2004; Phillips & Sweeney, 2005). Black women may therefore cohabit with men who are under or unemployed and delay marriage until they have achieved greater levels of financial security. Supporting this idea, Brown (2000) found that Black couples were just as likely as White couples to report marriage plans - about 70% for both - but that Black couples were less likely to formalize these plans into actual marriage.

## Religiosity

As cohabitation became more common, direct marriers may have increasingly been comprised of young adults with strong religious beliefs and practice. Many religions have strong religious beliefs against premarital sex which may reduce entrance into premarital cohabitation, popularly described as “living in sin.” Sex among more religious individuals is more likely to occur within long-term relationships and develops more slowly and after more commitment compared to less religious individuals, while individuals with no religious affiliation are more likely to have had many sex partners (Laumann, Gagnon, Michael, & Michaels, 1994; Burdette, Ellison, Hill, & Glenn, 2009). Premarital cohabitators with strong religious views may enter marriage more quickly so that they can legitimize their relationship in their religious community. While respondents’ religious attendance at time of survey is an imperfect measure of religiosity at time of cohabitation because religiosity changes over time and can be reduced by premarital cohabitation as a result of rejection by a religious community, religious attendance tends to be correlated across the life course (Stolzenberg, Blair-Loy, & Waite, 1995; Wink & Dillon, 2002). Therefore I examine both religious attendance at the time of the survey, and growing up religious.

## Method

I analyzed data from the National Survey of Family Growth (NSFG) 1995, 2002, 2006–2010 and 2011–2015 waves, along with data from the 1988 wave of the National Survey of Families and Households (NSFH) to describe changes in premarital cohabitation and direct marriage over

time. The NSFG is a survey that is nationally representative of women in the United States age 15–44 in 1995, 2002, 2006–2010, and 2011–2015. The 2006–2010 and 2011–2015 waves also surveyed men, but only female data is examined in this paper. The NSFH is a nationally representative survey of adults aged 18 and over in the United States. In the NSFH data I examined women respondents only, in order for results to be consistent with NSFG results. The oldest respondent in the survey was aged 44 in 1956, leading to results comparable to NSFG data. Limited results are also presented for 1946–1955 but these earliest years may overrepresent marriages that formed at young ages, and respondents may underreport cohabitation rates due to issues of memory and recall (Hayford & Morgan, 2008); however as the only available national-level data on premarital cohabitations that occurred during that era, results are still of interest.

Results from 1956–1985 (and in Figure 1, results from 1946–1955) are drawn from the NSFH data. Results from the 1986–2015 period are drawn from the NSFG. All marriages examined are first marriages only, and women had to have married at least once and to have indicated whether they cohabited with their first husband before marriage to be included in the sample. The sample is limited to those who married at age 35 or younger to account for age truncation in the NSFG dataset. The NSFG dataset is additionally limited to those who responded within 10 years of the survey date to account for age truncation. The NSFH was not age truncated, and although marriages are limited to those that occurred at age 35 or younger to be comparable to the NSFG data, it is not limited to those who answered the survey within 10 years of the survey to allow for historical comparisons, as one of the only national-level available dataset on cohabitation that includes relationships that formed prior to the 1980s. This method means that results from early periods may be somewhat less complete than those more recently due to issues surrounding memory and recall (Hayford & Morgan, 2008); results prior to the 1970s should be taken with great caution and may underrepresent rates of premarital cohabitation. Results from very early periods may also undercount cohabitators if some aspect of selection led to a higher death rate among this group. Those missing data on any variable except mother's education (discussed below) were removed from the sample. This resulted in a N of 3,579 first marriages in the NSFH data that occurred between 1956 and 1985 (n removed for missing data  $\frac{1}{4}$  375), 777 first marriages in the NSFH that occurred between 1946 and 1955 (n removed for missing data  $\frac{1}{4}$  54), and 9,480 first marriages in the NSFG data that occurred between 1986 and 2015 (n removed for missing data  $\frac{1}{4}$  210). A total of 13,059 first marriages that occurred between 1956 and 2015 are examined.

Premarital cohabitation is measured by examining variables asking whether respondents lived with their first husband prior to marriage. Prior cohabitation with partners other than husbands is estimated in a separate measure examining whether respondents formed any cohabitations prior to their first date of marriage with a partner that they did not marry. Social class background is examined by whether respondent's mother completed a college degree. Past researchers find mother's and father's education have similar effects on premarital cohabitation (Mooyaart & Liefbroer, 2016), therefore only mother's education is examined. Mother's education was frequently unknown; 516 respondents in the NSFH data and 113 in the NSFG data who were otherwise not missing data did not know their mother's highest level of education. To retain these respondents in the data a dichotomous variable for "mother's education- don't know" was included in models. Parental divorce or separation is measured by whether respondents reported living with both biological parents at age 14. Race was dummymcoded to include four groups; White, Black, Latina, and "Other Race", a category comprised of the small

number of Native Americans, Asian Americans, and those who selected “other” as a racial category. Religiosity was measured by whether the respondent was raised with no religion, and whether respondents attended religious services at the time of survey frequently (1p/month), occasionally (1–11/year), or never.

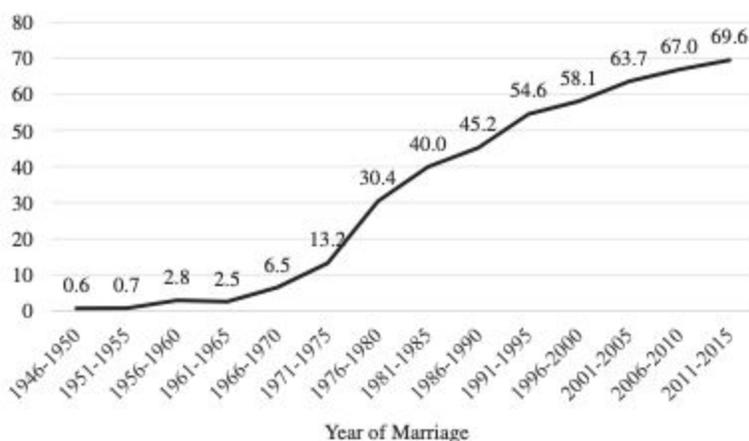


Figure 1. Percent of first marriages preceded by cohabitation with eventual spouse, by year of marriage

Respondent’s education was measured at the time of coresidence and marriage and was estimated on the basis of dates in which the respondent obtained their degrees. In the 2002 and first half of the 2006–2010 wave (2006–2008), the date of bachelor degree completion was not collected. Following methods used by Lehrer (2008), for these years estimates were calculated by assuming that any education beyond high school reported at the survey collection date was obtained continuously without interruption. For respondents missing information on dates of both high school degree and bachelor’s degree completion, education at coresidence was imputed as education at the time of survey. For premarital cohabitators, an additional measure examined whether respondents completed additional education between entering premarital cohabitation and marriage. This was measured by whether respondents gained at least one “level” of education between cohabitation and marriage, with four levels of education measures as Less than High School, High School, Some College, and Bachelor’s Degree or more. This measure underestimates the degree to which respondents may complete additional education between cohabitation and marriage, because those who had some college at cohabitation and complete additional years of college but do not complete a degree, or those who attended graduate school between cohabitation and marriage, are not captured by this measure.

Overall rates of cohabitation are presented for 1946–1955, but the small number of cohabitators in that cohort ( $n = 13$ ) precludes further analysis of that group. Further results are presented in 15-year marriage cohorts for the years 1956–2015. Additionally, several figures present results by 5-year marriage cohorts. In addition to descriptive statistics, I estimated logistic regressions predicting premarital cohabitation or direct marriage, and premarital cohabitations of short (1 year or less) or long (5 years or more) durations to examine the correlation of premarital cohabitation and duration of premarital cohabitation with race, respondent’s education, mother’s education, religious attendance, growing up with no religion, parental divorce, and prior cohabitation experience. Models predicting duration additionally

controlled for whether couples completed additional education between cohabitation and marriage. For the earliest cohort, 1956–1970, almost all couples cohabited for less than 12 months, so selections into short term and long term cohabitation are not examined for that cohort. All results are weighted to account for the complex survey sampling designs.

## Results

Descriptive statistics by marriage cohort are included in Table 1. Reflecting overall changes among Americans during this time period, later cohorts of women entering their first marriage had fewer White women and more women of color, education rates for both respondents and their mothers and percent raised without religion increased, and level of religious attendance declined in comparison to the earliest cohorts. Prior cohabitations that did not end in marriage were also more common for later cohorts. Figure 1 presents the percent of first marriages that were preceded by premarital cohabitation with that partner from 1946–2015. In the first cohort of marriages that occurred between 1946 and 1950 ( $n = \frac{1}{4} 420$ ) only five respondents (0.6%) reported living together with their husband before marriage. In early 1950s 0.7% cohabited before their first marriage (8 of 385 marriages), and rates of premarital cohabitation were still under 3% by the early 1960s. By the late 1960s rates had more than doubled to 6.5%, and rapidly increased to 30.4% in the late 1970s, with the highest growth rate during the 1970s. By 2011–2015 over two thirds of first marriages – 69.6% – began with premarital cohabitation.

As premarital cohabitation became more common, the duration of premarital cohabitation rose (see Figure 2). The average premarital cohabiting woman cohabited just under 6 months before marriage in the late 1950s, and 9–11 months before marrying in the 1960s. During the period of rapid growth in cohabitation in the 1970s, duration of premarital cohabitation grew rapidly to almost 20 months in the early 1970s, before declining somewhat during the late 1970s to 17 months, but has been increasing steadily since then, and grew to over two and a half years (31.6 months) by 2011–2015.

As the average duration of cohabitation increased, fewer couples married after living together for short term durations, of 6 months or less, or 12 months or less, and an increasing number lived together for 1–5 years, 5 or more years, or even 8 or more years before marriage (See Figure 3). In the earliest cohort marrying in the late-1950s, 86% of couples married after less than a year of cohabitation and 77% cohabited 6 months or fewer before marriage, the modal duration of premarital cohabitation; by the 2011–2015 cohort couples were more likely to live together for five or more years before marrying (18.5%) than they were to marry after living together for 6 months or fewer (12.8%), and less than one-third married before they could celebrate their one-year anniversary of coresidence. However, cohabitations longer than 8 years that ended in marriage were still unusual; just 3.2% of couples marrying in 2011–2015 had lived together for 8 or more years before marriage.

Over this time period, as premarital cohabitation became more common and longer lasting, both premarital cohabitators and direct marries were increasingly likely to have previously cohabited with partners other than their first husband, before entering marriage (See Figure 4). Rates of prior non-marital cohabitation (cohabitations that did not lead to marriage) were consistently low among direct marriers; rates among this group were as low as .3% in the late 1960s and reached a peak of 8.6% in the late 1990s before declining to 5.9% in 2011–2015, reflecting some increasing selection among this increasingly small group. Rates of prior cohabitation with other partners among premarital cohabitators continued to increase over time,

reaching a peak of 31% in 2011–2015, indicating that just over two-thirds of women who married after cohabitation had only cohabited with one partner before marriage; their first husband. Logistic regressions in Table 2 indicate that after a large gap in prior cohabitation rates in the 1971–1985 cohort, where cohabitators were over 6.6 times more likely than direct marriers to have cohabited with other partners prior to their first husband, the difference between premarital cohabitators and direct marriers in prior cohabitations before their spouse shrank to a factor of 2.6 times in 1986–2000 before increasing slightly to 3.2 times in 2001–2015.

Table 1. Descriptive statistics by year of marriage to first husband, women aged <36 at marriage

| Year of marriage                                    | 1956-1970 | 1971-1985 | 1986-2000 | 2001-2015 |
|---|-----------|-----------|-----------|-----------|
| <i>Race</i>   |           |           |           |           |
| White   | 83.0      | 80.8      | 69.7      | 65.6      |
| Hispanic  | 7.4       | 8.0       | 14.4      | 16.6      |
| Black   | 8.7       | 8.5       | 9.7       | 10.4      |
| Other Race  | 0.9       | 2.7       | 6.2       | 7.5       |
| <i>Education</i>                                    |           |           |           |           |
| <HS at Coresidence                                  | 27.6      | 21.5      | 10.6      | 14.6      |
| HS at Coresidence                                   | 43.9      | 37.2      | 31.5      | 21.0      |
| Some College at Coresidence                         | 17.4      | 23.6      | 27.6      | 33.7      |
| BA+ at Coresidence                                  | 11.2      | 17.6      | 30.3      | 30.7      |
| <HS at Marriage                                     | 27.6      | 20.3      | 8.6       | 11.8      |
| HS at Marriage                                      | 43.9      | 37.6      | 31.8      | 21.9      |
| Some College at Marriage                            | 17.4      | 23.5      | 27.3      | 32.5      |
| BA+ at Marriage                                     | 11.2      | 18.6      | 32.3      | 33.8      |
| <i>Mother's Education</i>                           |           |           |           |           |
| Less than BA  | 83.9      | 83.8      | 83.0      | 75.9      |
| BA+   | 5.7       | 10.1      | 16.7      | 23.3      |
| Unknown   | 10.4      | 6.2       | 0.4       | 0.8       |
| <i>Lived with Both Biological Parents at age 14</i> | 80.1      | 81.4      | 70.6      | 67.3      |

|                                     |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|
| <i>Raised with No Religion</i>      | 2.1   | 4.5   | 7.6   | 8.1   |
| <i>Religious Service Attendance</i> |       |       |       |       |
| None                                | 17.5  | 20.1  | 21.0  | 20.8  |
| 0<x<12/year                         | 21.4  | 23.2  | 27.1  | 25.9  |
| 1 +/-month                          | 61.0  | 56.7  | 52.0  | 53.3  |
| <i>Prior Cohabitation Partner</i>   | 0.5   | 4.7   | 14.3  | 20.1  |
| <i>n</i>                            | 1,491 | 2,088 | 4,665 | 4,210 |
| <i>N Premarital Cohabitors</i>      | 81    | 614   | 2,510 | 2,759 |

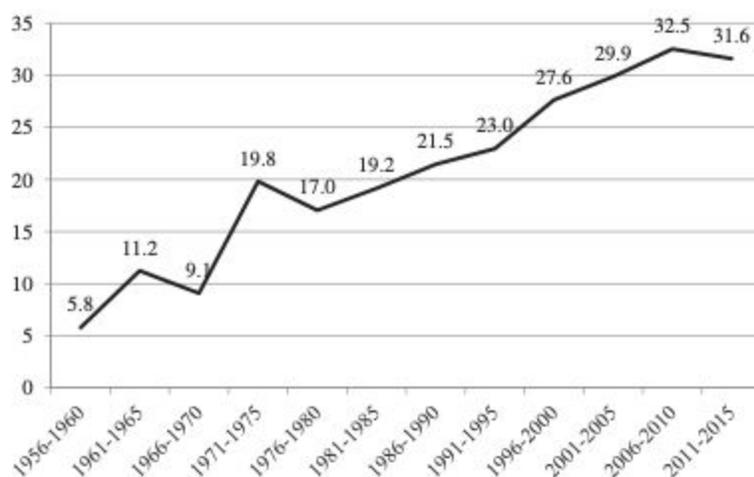


Figure 2. Average duration of premarital cohabitation with first husband among premarital cohabitors (months).

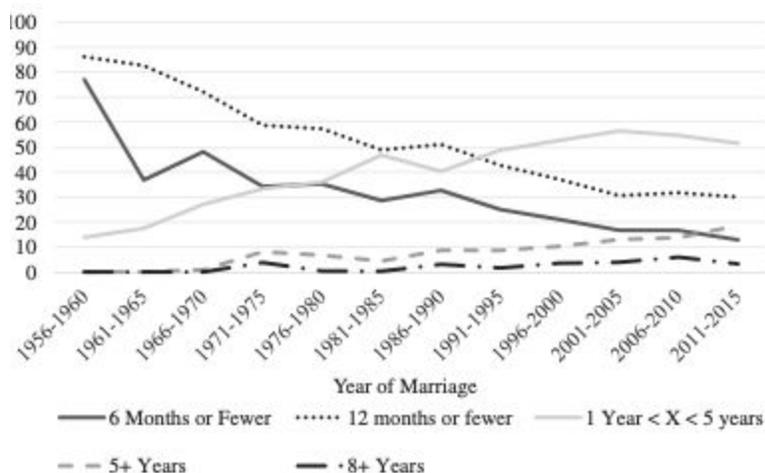


Figure 3. Percent of premarital cohabitations of long or short duration

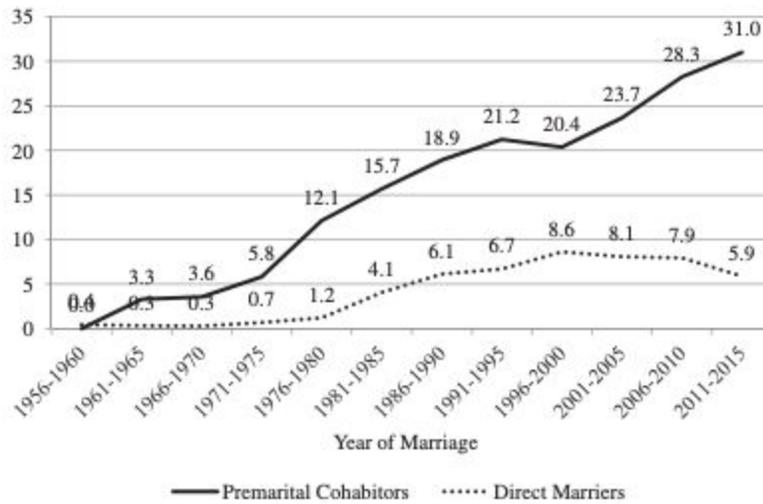


Figure 4. Non-marital cohabitation with partners prior to first husband

Table 2. Odds ratios, from Logistic regressions predicting premarital cohabitation (1) or direct marriage (0)

| Years of marriage                                   | 1956-1970 | 1971-1985 | 1986-2000 | 2001-2015 |
|---|-----------|-----------|-----------|-----------|
| <i>Race</i>   |           |           |           |           |
| Black   | 2.17*     | 1.46*     | 1.34*     | 1.27      |
| Latina/o  | 2.23†     | 0.93      | 0.58***   | 0.85      |
| Other Race  | 0.00      | 1.17      | 0.53**    | 0.36***   |
| <i>Education</i>                                    |           |           |           |           |
| HS at coresidence                                   | 0.93      | 0.78      | 0.65**    | 0.70†     |
| Some College at coresidence                         | 1.33      | 1.01      | 0.57***   | 0.61**    |
| BA+ at coresidence                                  | 1.10      | 0.85      | 0.53***   | 0.46***   |
| <i>Mother has BA+</i>                               | 1.79      | 1.19      | 0.76*     | 0.64**    |
| <i>Mother's Education Unknown</i>                   | 1.11      | 0.77      | 0.29      | 1.07      |
| <i>Lived with both biological parents at age 14</i> | 0.74      | 0.62**    | 0.62***   | 0.75*     |
| <i>Raised with No Religion</i>                      | 1.68      | 1.03      | 1.40*     | 1.53*     |
| <i>Religious Attendance</i>                         |           |           |           |           |

|                                 |       |         |         |         |
|---------------------------------|-------|---------|---------|---------|
| None                            | 1.54  | 1.11    | 0.99    | 1.03    |
| 1 +/-month                      | 0.72  | 0.47*** | 0.39*** | 0.33*** |
| <i>Prior Cohabiting Partner</i> | 5.58* | 6.62*** | 2.61*** | 3.22*** |
| <i>n</i>                        | 1,491 | 2,088   | 4,665   | 4,210   |

Note. Reference: White, Less than high school at coresidence, mother has no bachelor's degree, attends religious services 1–11/Year. †p < .10, p < .05, p < .01, p < .001.

### Selection into premarital cohabitation and direct marriage by education, student status, and class background

Regression results presented in Table 2 indicate differential rates of selection into premarital cohabitation by education for different cohorts, and Table 3 indicates selection into long-term or short-term cohabitations among premarital cohabitators. Figure 5 presents differences in college graduation rates between premarital cohabitators and direct marriers, including premarital cohabitators' college graduation rates at the time of co-residence and at time of marriage. Figure 6 presents the rate of cohabitation by education at coresidence and year of marriage, and Figure 7 presents the percent of cohabitators obtaining an additional level of education between cohabitation and marriage.

The earliest cohort of premarital cohabitators in 1956–1970 did not demonstrate significant differences in education, with cohabitators just as likely to come from any education level. These early cohabitators were also not very likely to be students; less than 1% of cohabitators in this cohort completed additional education between cohabitation and entrance into marriage. As seen in Figure 6, after The Leclair Affair in 1968, those with less than a high school degree and those with some college had the highest rates of cohabitation, but education differences remained insignificant in this cohort in terms of overall cohabitation rates, although some significant effects were found in length of cohabitation, with those who obtained some college less likely than those without a high school degree to cohabit for long periods before marriage (See Table 3). The post-Leclair era of 1971–1975 saw a spike in the number of students cohabiting; using a conservative measure of additional schooling, over 9% of premarital cohabitators during this period completed additional education between cohabitation and marriages, rates which dropped subsequent to that 5-year period and which were not seen again until the 2000s (See Figure 7). Figure 5 also demonstrates that during this period, premarital cohabitators had somewhat (although not significantly) lower levels of college completion at the time of cohabitation compared to direct marriers at marriage, but were as likely as direct marriers to have a college degree by the time they married.

Beginning in the mid-1980s, premarital cohabitation increased more rapidly among those with lower education levels (See Figure 6), and premarital cohabitators had significantly lower levels of education than direct marriers (See Figure 5) both at cohabitation and marriage, as direct marriage became less common, and increasingly the province of the well-educated. Table 2 demonstrates that in 1986–2015, education was negatively associated with premarital cohabitation. By 2011–2015, 48.1% of direct marriers had completed college when they first married versus only 28% of premarital cohabitators when they moved in together, and just 33.6% at marriage. Those with a college degree were only 46% as likely as high school dropouts to

premaritally cohabit, and those with some college were 61% as likely. In the 2000s cohabitators with a college degree were only one-third as likely as those who dropped out of high school to cohabit for long periods of time before marriage. Reflecting the increasing difficulty in establishing themselves financially, the percent of cohabitators obtaining additional education between cohabiting and marriage increased between the late 1970s and 2010s (See Figure 7). In all cohorts, obtaining additional education between cohabitation and marriage was associated with a significantly higher rate of cohabiting for 5p years before marriage, and a significantly lower rate of cohabiting less than 1 year.

Table 3. Selection into short term (0-12 month) and long term (5+ years) premarital cohabitation among premarital cohabitators, by year of marriage.

| Year of marriage                                    | 1971-1985   |          | 1986-2000   |          | 2000-2015   |          |
|---|-------------|----------|-------------|----------|-------------|----------|
| Length of Premarital Cohabitator                    | 1-12 months | 5+ years | 1-12 months | 5+ years | 1-12 months | 5+ years |
| <i>Race</i>   |             |          |             |          |             |          |
| Black   | 0.93        | 0.99     | 0.82        | 1.97**   | 0.73†       | 1.60*    |
| Latina/o  | 0.74        | 2.17     | 0.92        | 1.87**   | 0.81        | 2.12***  |
| Other Race  | 0.67        | 2.25     | 0.90        | 0.57     | 1.79        | 1.63     |
| <i>Education</i>                                    |             |          |             |          |             |          |
| HS at coresidence                                   | 1.56†       | 0.44†    | 0.75†       | 1.05     | 1.00        | 0.92     |
| Some College at coresidence                         | 0.92        | 0.26*    | 0.73        | 0.62†    | 0.81        | 0.79     |
| BA+ at coresidence                                  | 1.35        | 0.32     | 0.86        | 0.58†    | 0.92        | 0.33***  |
| <i>Mother has BA+</i>                               | 0.92        | 0.40     | 1.04        | 0.83     | 1.30        | 0.91     |
| <i>Mother's Education Unknown</i>                   | 0.90        | 2.50†    | 0.66        | 0.92     | 1.26        | 2.9*     |
| <i>Lived with both biological parents at age 14</i> | 1.23        | 0.90     | 1.17        | 1.18     | 0.97        | 1.18     |
| <i>Raised with no Religion</i>                      | 1.22        | 0.83     | 1.03        | 0.83     | 0.85        | 1.48     |

*Religious Attendance*

|                                    |        |        |        |       |         |        |
|------------------------------------|--------|--------|--------|-------|---------|--------|
| None                               | 1.03   | 2.02   | 1.04   | 1.03  | 0.81    | 1.45   |
| 1 +/-month                         | 1.15   | 1.62   | 1.33*  | 0.79  | 1.50*   | 1.13   |
| <i>Prior Cohabiting Partner</i>    | 0.65   | 1.95   | 0.75*  | 1.08  | 0.86    | 0.74   |
| Married after Additional Education | 0.22** | 7.74** | 0.23** | 1.96* | 0.20*** | 1.96** |
| <i>n</i>                           | 614    | 614    | 2,510  | 2,510 | 2,759   | 2,759  |

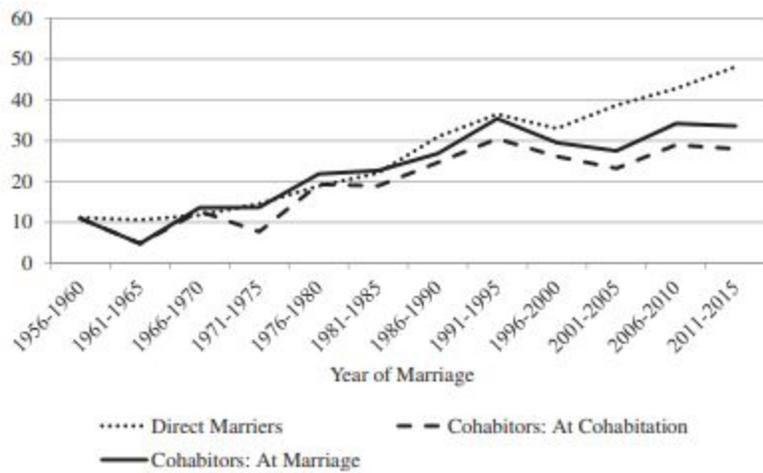


Figure 5. Percent with bachelor's degree.

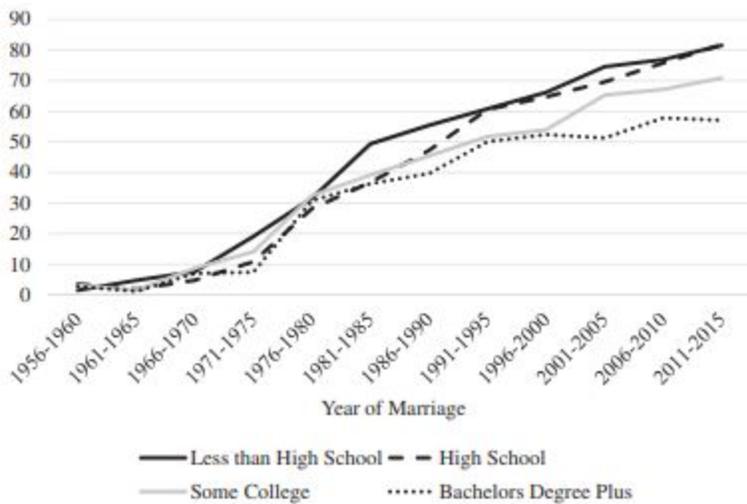


Figure 6. Cohabitation rate by education at coresidence.

Mother's education rates shown in Figure 8 provides a measure of social class background that, like respondents' education, may be correlated with the ability to marry directly. Similarly to measures of respondent's education, in the 1956–1985 cohorts, mother's education was not significantly related to cohabitation (See Table 2) and Figure 8 demonstrates that for some early cohorts, premarital cohabitators were more likely to have a mother with a college degree. In the 1986–2015 cohorts, those who have a mother with a college degree were significantly less likely to cohabit with their spouse prior to marriage. Mother's education was not related to the duration of premarital cohabitations.

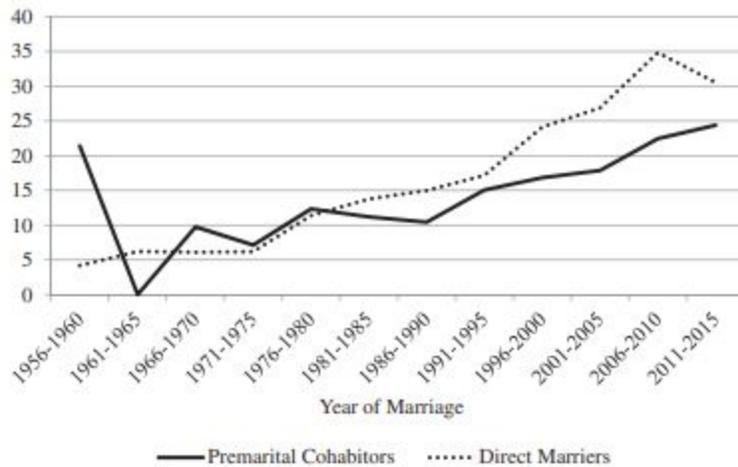


Figure 8. Percent with mother with bachelor's degree (known education only)

#### Selection by race and ethnicity, religiosity, and parental marital status

Table 2 demonstrates that the earliest premarital cohabitators - the innovators - were significantly more likely to be women of color, with both Black and Latina women 2.2 times as likely as White women to cohabit before marriage. In this cohort, no women of other races reported cohabiting before marriage. By the second cohort, as cohabitation spread after The Leclair Affair, fewer racial differences were seen, as White women's rates of cohabitation rose to meet Latina's rates of cohabitation, but Black women still cohabited at a significantly higher rate. In the 1986–2000 cohort, reflecting more rapid growth in their premarital cohabitation rates, White women were significantly more likely than Latina or women of other races to cohabit before marriage, but less likely than Black women to do so. In the last cohort, 2001–2015, racial differences diminished further as Latina women caught up with White and Black women in rates of premarital cohabitation and the Black–White difference became non-significant, leading to an equal likelihood of premarital cohabitation among Black, Latina, and White women. Other race women were now the outliers, only 36% as likely as White women to cohabit with a spouse before marriage, a significant difference. As inequality in premarital cohabitation by race subsided, another type of inequality in premarital cohabitation experiences arose; in 1986–2015, both Black and Latina women were significantly more likely than White women to cohabit for 5+ years before they married.

Examining premarital cohabitators and direct marriers' religious attendance in Table 2 demonstrates that in the first cohort these differences were not significant, but in 1971–2015, those who attended religious services at least once a month were significantly less likely to have

cohabited before marriage compared to those who attended less frequently, while non-regular attendees (1–11/year) and those who never attended religious services had similar rates of premarital cohabitation. In 1956–1985, being raised with no religion did not significantly impact cohabitation rates, but in 1986–2015 premarital cohabitation was more common among those raised with no religion. By 2011–2015 those who directly married were very religious; 73% attended religious services at least once a month, while only 46% of premarital cohabitators who married during that period attended religious services frequently; 29% of premarital cohabitators in that cohort never attended religious services versus only 11% of direct marriers (results not shown, available from author). Frequent religious service attendance was also associated with faster entry into marriage in 1986–2015 (See Table 3).

The first cohort's rate of cohabitation was not related to whether individuals had been raised with married biological parents or whether they were raised by a single parent or had witnessed their parents' divorce or a parent's death by age 14, as shown in Table 2. After the popularization of cohabitation by The LeClair Affair, premarital cohabitation became significantly more common among those who did not live with both biological parents at age 14 for all cohorts from 1971–2015, perhaps as these cohorts used cohabitation as a trial marriage in response to their childhood experiences with marriage. Parent's marital status was not related to the duration of premarital cohabitations.

## **Discussion**

After almost no such relationships existing in the late 1940s and early 1950s, couples began to live together before marrying in the late 1950s and premarital cohabitation exploded in popularity in the 1970s, remaining popular ever since; nearly 70% of first marriages in 2011–2015 began in premarital cohabitation, indicating this is now the normative pathway that young adults take into marriage. This article contributes to past literature by examining the roots of these changes, along with the increasing prevalence, duration, and changing selection into premarital cohabitation and durations over this period. The lengthening of premarital cohabitation during this period reflected the growing acceptance and normativity of this relationship stage; when cohabitation was less socially acceptable, cohabitators may have felt under increased pressure to transition to marriage quickly. Cohabitations may also have lengthened as young adults took longer to build up their financial standing before marriage.

The reasons for the rise in cohabitation rates over this time period are complex, and many are tied to the increased control of childbearing and subsequent increase in education, labor force participation, and age at marriage among women. Premarital cohabitation gained popularity after a similar relationship that was previously codified as being a type of marriage - common law marriage - lost its legal standing as marriage. Groups who had already been marginalized by marriage law and civil society, and which historically may have had higher rates of common law marriage - specifically Black and Latina women – continued their prior practice of moving in with partners without a marriage license. Within a decade, this practice had spread further to include more students and more White women. Following a convergence of social forces that included the rising age at marriage and rates of college education and subsequent “independent life stage” (Rosenfeld, 2007), the technologically innovative birth control pill and subsequent sexual revolution, and popularized by The Leclair Affair and further media stories about celebrities cohabiting, cohabitation diffused to the general population in the 1970s. The historical timing of this popularization is consistent with an innovation-diffusion perspective.

Selection into cohabitation versus direct marriage changed dramatically over the time period studied. Results indicate that premarital cohabitators can be roughly divided into three patterns of behavior over this time period. The first cohort, those married in 1956–1970, represents the group of “innovators” who for the most part cohabited (and later married) before The LeClair Affair brought cohabitation to the public milieu in 1968. Consistent with an innovation-diffusion perspective, the vanguard of cohabiting women who transgressed strong norms to live with their first spouse before marriage in the late 1950s and 1960s was unusual in a number of ways. Compared to later cohorts of premarital cohabitators, these pioneers were more likely to have mothers with high levels of education (a measure of social class background) and were comparatively more educated- or at least did not exhibit the sharper education and class divisions between premarital cohabitators and direct marriers of later cohorts. Demonstrating their role as the “canary in the coal mine” (Guinier & Torres, 2009) women of color were also more likely to cohabit during this period. Premarital cohabitators did not exhibit the lower rates of religiosity and higher rates of parental divorce/separation that characterized later cohort. They were also not as elite as would be predicted by an innovation diffusion perspective. This can be explained by the unique nature of premarital cohabitation; selection into this particular behavior among the financially insecure and historically marginalized was a strong selective force throughout the history of cohabitation. In the earliest period examined, this type of selection combined with selection into cohabitation among the more-privileged “innovators,” and likely led to these results, in which selection forces “canceled each other out” to some degree, and cohabitators and direct marriers seem to have few education or class differences.

As cohabitation diffused from a select group into the more general population in the 1970s, cohabitators and direct marriers began to converge in terms of race. Rates remained similar by education. Adoption of cohabitation among students spiked during this period, although remained the minority of cohabitators, with only 9.3% of premarital cohabitators completing additional education before marriage in 1971–1975. Cohabitations in the 1971–1975 post-LeClair period were also of unusually long durations for their time. Religiosity and parental marital status also began to affect selection in this second cohort of premarital cohabitators as it spread to the more general population.

Later, as premarital cohabitation diffused to the general population between 1986 and 2015, differences by education arose, as forces related to selection into innovation subsided, and forces related to financial security and the ability of young adults, and young men in particular, to establish themselves persisted and perhaps grew stronger. As cohabitation became more widespread, those who were less financial secure increasingly utilized it prior to marriage, while more educated women and those of the highest class background who had greater financial stability were more able than those with lesser financial means to select into direct marriage, and therefore increased their cohabitation rates at a slower pace. In contrast to early periods, women who were less educated and had less educated mothers now premaritally cohabited at higher rates, perhaps in order to save funds and achieve the financial prerequisites they hoped to achieve before marriage. Those without a college degree were also more likely to cohabit over 5 years before marriage. Racial differences in premarital cohabitation rates disappeared between White, Black and Latina women, although Black and Latina women were considerably more likely than White women to cohabit for long periods of time (5þ years) before marriage, revealing inequalities not fully captured by examining overall rates of premarital cohabitation. Direct marriers were also increasingly comprised of very religious women during this time period, as

religious constraints on premarital cohabitation remained one of the few barriers to entry into an increasingly dominant prerequisite to marriage.

This study demonstrates that selection into a new additional relationship stage of couples that eventually marry (premarital cohabitation) shifted in accordance with an innovation-diffusion perspective, but that selection forces related to financial insecurity were a strong and sometimes opposing force present throughout the history of cohabitation. It adds to prior literature by examining selection into premarital cohabitation over time and in historical context and proposing explanations for these changes, by updating results through 2015, and by examining selection into short-term and long-term durations of premarital cohabitation. Several questions remain that may be better understood with additional qualitative and quantitative data analyses beyond the scope of this paper. Why do some young adults cohabit for long periods of time; are these couples moving in quickly after dating and delaying marriage as they get to know each other better, or delaying marriage due to economic or other factors? To what extent do men's factors or couple-level factors affect selection into premarital cohabitation? How do short-term economic recessions impact short-term selection into premarital cohabitation and direct marriage? Recent research suggests the Great Recession that took place from 2007–2011 did not have strong impacts on overall marriage or cohabitation rates, but that marriage rates declined somewhat for women with low levels of education, and one study found an unusual increase in the number of new cohabitations in 2009 and 2010 (Kreiger, 2010; Schneider & Hastings, 2015; Schneider, 2017). Preliminary analysis (not shown, available from author) shows a dip in the percent of marriages that began in premarital cohabitation among marriages formed in 2009 compared to the years earlier and later, which may result from greater selection into marriage by the more-financially-secure direct marriers during that year, one of the worst of the Great Recession. Future research should explore these trends more fully.

This study had some limitations. Data prior to the 1970s likely underrepresents rates of premarital cohabitation due to problems of recall for relationships that formed in distant periods, since retrospective life-history data were not collected until 1988; results from prior to 1970 are presented for interest, as the only available data from this time period, but strong conclusions can not be drawn from that period and results should be interpreted with caution. Women that died at young ages are also underrepresented for those periods. Although the number of marriages in very early periods allows for calculation of an overall rate of premarital cohabitation, the sample of premarital cohabitators for the period prior to 1956 is too small to allow for detailed examination, and even fewer cohabitations in these data prior to 1971 lasted longer than one year, precluding examination of cohabitations of certain durations during this period. Finally, the measure of obtaining additional education is a conservative estimate that does not account for those who completed additional education without completing an additional degree, or those who attended graduate school while cohabiting.

In addition to providing insight into the rise of premarital cohabitation, these data demonstrate the consequences of social changes that led to its widespread adoption and domination. Examining which types of couples are more likely to select into short term or longer-term premarital cohabitation also reveals societal forces impacting relationship formation. These forces can include normative pressures to avoid premarital cohabitation or move into marriage quickly for certain groups (such as the more religious), along with forces which can delay entrance into marriage for couples that cannot achieve certain financial goals or are working to complete education before marrying. As young adults found it harder to achieve the markers of adulthood and masculinity that are cultural signals of readiness to marry, and as

cohabitation became more socially acceptable and marriage less of an economic necessity, premarital cohabitation was increasingly likely to be undertaken by those who have delayed marriage until they can achieve the increasingly elusive cultural markers of economic success, indicating some of those couples may have directly married if financially secure. Policies aimed at promoting economic opportunities for young adults and reducing racial disparities may, therefore, lead to a stabilization or decline in rates and durations of premarital cohabitation.

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